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Citigold

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QKN4503
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SKN4503
TKN4503
XKN4503November 1 - November 30, 2010 Page 1 of 4
Citigold Account:

Redacted

IGOR ROMANOV
330 S REEVES DR APT 203
BEVERLY HILLS CA 90212-4559
Hillwood Industrial Building

CITIGOLD SERVICES
PO Box 768007
San Antonio, Texas 78245
For banking call: Citigold Services at (888) 248-4468*
Website: www.citibankonline.com

Citigold is a service of Citibank, N.A. The following summary portion of the statement is provided for informational purposes.

Value of Accounts

Deposits

		Deposits
Checking	\$1,000.03	Checking
Checking	934.41	Checking
Savings		Savings
Insured Money Market Accounts	25,002.47	Insured Money Market Accounts
Citigold Relationship Total	\$25,943.18	Citigold Relationship Total

To ensure quality service, calls are randomly monitored and may be recorded.

Earnings Summary Section

Earnings Summary

	Deposits
Checking	\$0.12
Savings	\$0.15
Insured Money Market Accounts	\$11.30
Citigold Relationship Total	\$11.42
	\$13.92



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IGOR ROMANOV
Citigold Account

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Fees & Rates Detail

Statement

Citibank gives you the benefit of lower charges, better rates and higher transaction limits as you maintain higher balance levels. When determining your rates, rebates of ATM surcharges for non-Citibank ATM transactions and monthly service charge for this statement period, and the transaction limits and fee waivers that apply during the next statement period, Citibank considers your average balance during the month of October in all your qualifying accounts that you asked us to combine. These balances may be in accounts that are reported on other statements.

Monthly Service charges are waived for the following balance levels.

- \$50,000 for deposits, (Checking, savings, money markets, CDs) and Retirement Accounts
- \$100,000 for deposits, Retirement Accounts, loans (except mortgage from Citimortgage), credit cards and Investments
- \$250,000 for deposits, Retirement Accounts, loans, credit cards, investments and a mortgage from Citimortgage

Please refer to Your Client Manual and Marketplace Addendum booklets and amendments for details. To link additional eligible Citibank accounts for consideration for next month's balances, please refer to the phone number on page 1.

Rates and Charges		Your Combined Balance Range
		\$100,000-\$249,999
Rates	Preferred	
Monthly Service Charge	None	

All fees assessed for this statement period will appear as charges to your checking account on your next Citigold statement.

Checking

Checking Activity	High Interest Checking	Redacted	Amount Subtracted	Amount Added	Balance
11/01/10	Opening Balance				\$1,000.00
11/04/10	Debit Card Purchase 11/02 08:44P #0065 WHOLEFDS HOL 10106 CPS WEST HOLLYWOOD CA 10207 Food & Beverages		4.69		995.31
11/04/10	Debit Card Purchase 11/02 09:35P #0065 WHOLEFDS HOL 10106 CPS WEST HOLLYWOOD CA 10207 Food & Beverages		3.36		991.98
11/05/10	Debit Card Purchase 11/03 08:23D #0085 PAPAYA JOES #215 CPS LOS ANGELES CA 10406 Food & Beverages		17.51		974.47
11/05/10	Debit Card Purchase 11/02 05:39P #0065 ROBERTSON CARWASH LOS ANGELES CA 10406 Autos (rental, service, gas)		3.25		971.22
11/08/10	Debit Card Purchase 11/04 12:33P #0065 ROBERTSON CARWASH LOS ANGELES CA 10406		7.99		963.23
11/15/10	Debit Card Purchase 11/09 03:22P #0065 BRISTOL FARMS #2310 WEST HOLLYWOOD CA 10315 Food & Beverages		13.03		950.20
11/15/10	Debit Card Purchase 11/09 03:44P #0065 BRISTOL FARMS #2310 WEST HOLLYWOOD CA 10315 Food & Beverages		6.86		943.34

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Checking continued

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Checking Activity	High Interest Checking	Description	Amount Subtracted	Amount Added	Balance
11/19/10	Debit Card Purchase 11/17 09:01P #0065 TRADER JOE'S #215 QPS LOS ANGELES CA 10322 Food & Beverages		7.06		936.28

11/23/10	Debit Card Purchase 11/21 07:28P #0065:RALPH'S #0712 QPS BURBANK CA 10226 Food & Beverages		1.99		934.29
11/30/10	Interest for 30 days, Average Daily Balance \$932.84 Average Rate 0.16%, Annual Percentage Yield Earned 6.15%		0.12		934.41
	Total Subtracted//Added		65.74	0.12	934.41
11/30/10	Closing Balance				

All transaction lines and dates reflected are based on Eastern Standard Time.

Savings

Citibank® Savings Plus Account Activity	Citibank® Savings Plus Redacted	Description	Amount Subtracted	Amount Added	Balance
11/01/10	Opening Balance				25,002.47
11/30/10	Interest for 30 days, Average Daily Balance \$25,002.47 Average Rate 0.35%, Annual Percentage Yield Earned 0.55%		11.30		25,013.77
11/30/10	Closing Balance				25,013.77

End of Bank Statement

Please read the paragraphs below for important information on your accounts with us. Note that some of these products may not be available in all states or in all branches.

CITIBANK ACCOUNTS

The products reported on this statement have been combined onto one monthly statement at your request. Opening and closing dates of the statement period are disclosed with the opening and closing balance for each bank product in the applicable transaction activity section. The ownership and title of individual products reported here may be different from the addressee(s) on the first page.

CHECKING AND SAVINGS

FDIC Insurance:

The following bank deposits are FDIC insured up to applicable limits: Checking, Interest Checking, Insured Money Market Account, Certificates of Deposit and IRA & Keogh funds held in back deposits.

CERTIFICATES OF DEPOSITS

Certificate of Deposit (CD) information may show dashes in certain fields 2 on the date of your statement if your new CD was not yet funded or your existing CD is renewed but is still in its grace period. Updated information will be reflected on a subsequent statement.

In Case of Errors or Questions About Your Electronic Fund Transfers other than for Investment Transactions: If you think your statement or record is wrong, or if you need more information about a transfer on the statement or record, telephone us or write to us at the address shown on the first page of your statement as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared.

Give us the following information: (1) your name and account number, (2) the dollar amount of the suspected error, (3) describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your inquiry and will correct any error promptly. If we take more than 10 business days to do this (20 business days for non U.S. or merchant terminal transactions), we will receive your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

IRAs AND KEOGH PLANS

Citibank, N.A. is custodian of your Citibank IRA and trustee of your Citibank Keogh Plan.

CREDIT PRODUCTS

Checking Plus - Fixed Rate and Variable Rate

Average Daily Balance: The Average Daily Balance is computed by taking the beginning balance on your account each day, adding any new advances and adjustments as of the day they are made, and subtracting any payments as of the day received; credits as of the day issued, and any unpaid interest charges or other fees and charges. This gives you a daily balance. Add up all the daily balances for the statement period and divide the total by the number of days in the statement period. This gives you the Average Daily Balance. For Checking Plus (variable rate), the Daily Periodic Rate and the corresponding Annual Percentage Rate may vary.

Interest Charge:

The Interest Charge is computed by applying the Daily Periodic Rate to the "daily balance" of your account for each day in the statement period. To get the "daily balance" we take the beginning balance on the day, add any new advances and adjustments, and subtract any unpaid interest or other finance charges and any payments or credits. This gives us the daily balance. You may vary the amount of the interest charge by (1) multiplying each of the average daily balances by the number of days this rate was in effect, and then (2) multiplying each of the results by the applicable Daily Periodic Rate and (3) adding these products together. (All of these numbers can be found in the table called "Interest Charge Calculation". Each average daily balance is discounted as balance.

Subject to Interest Rate: The daily periodic rate is the Annual Percentage Rate divided by 365, except in leap years when it will be divided by 366. For Checking Plus (variable rate), the Daily Periodic Rate and the corresponding Annual Percentage Rate may vary.

Interest Charges are assessed on loans as of the day you apply for or otherwise make funds available to you from your account. The total interest charges paid during this year will be shown on your statement. We may report information about your account to credit bureaus. Late payments, missed payments, or other details on your account may be reflected in your credit report.

Payment Instructions: You can make payments on-line via Citibankonline.com, by phone - call 888-248-4465, at any Citibank branch, Citibank Banking Center, or by mail. If paying by mail, you must include your account number and send your payment to: Citibank, N.A., PO Box 688922, Dept. Moline, IA 50385-9922.

Other Information: Checks drawn against a business account are not acceptable as payment for a personal loan obligation.

Request for Credit Balance Refunds: If your statement shows a credit balance, it means your loan payments have exceeded the total amount you owe.

Billing Rights Summary - What To Do If You Think A Mistake On Your Statement:

If you think there is an error on your statement, write to us at the address shown on the first page of your statement.

In your letter, give us the following information:

Account Information: Your name and account number,

Dollar amount: The dollar amount of the suspected error;

Description of the Problem: If you think there is an error on your bill, describe what you believe is a mistake. You must notify us of any potential errors by writing. You may call us, but if you do we are not required to investigate any potential errors and you may have to pay the amount in question. While we investigate whether or not there has been an error, the following are true:

We cannot try to collect the amount in question, or report you as delinquent on that amount. You must notify us of any potential errors by writing. You may call us, and we may continue to charge you interest on that amount. But, if we determine that we made a mistake, you will not have to pay the amount in question or any interest or other fees related to that amount.

While you do not have to pay the amount in question, you are responsible for the remainder of your balance.

CREDIT CARDS

Information about your Citibank credit accounts on this statement is summarized below. You will receive a copy of your last credit card statement. You will receive a copy of your regular monthly credit card statement(s). Citibank credit cards are issued by Citibank (South Dakota), N.A. Advantage® is a registered trademark of American Airlines, Inc.

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TO RECONCILE YOUR CHECKBOOK WITH THIS STATEMENT FOLLOW THESE SIMPLE STEPS:

1. List in your checkbook any deposits, withdrawals and service charges which are shown on your statement, but not recorded in your checkbook. Adjust your checkbook accordingly.
2. Mark off in your checkbook all checks paid, withdrawals, or deposits listed on your statement.
3. List and total in the "Checks and Other Withdrawals Outstanding" column below all issued checks that have not been paid by Citibank together with any applicable check charges and all withdrawals made from your account since your last statement.
4. Deduct from your checkbook balance any service or other charge (including pre-authorized transfers or automatic deductions) that you have not already deducted.
5. Add to your checkbook balance any interest-earned deposit shown on this statement.
6. Let the ending balance at the end of the Checking Activity section.
7. Add deposits or transfers you recorded which are not shown on this statement.
8. Total (6 and 7 above).
9. Enter Total Checks & Other Withdrawals (see below).
10. Balance (8 less 9 should equal 3. Checkbook balance)

Citibank is an Equal Housing Lender.
Checking Plus, MasterCard, Visa, Citibank Preferred Visa and MasterCard, Citibank Platinum Select, Clipped, Clipped and Ready Credit are registered service marks of Citigroup, Inc.